

In re:  
Sheree Joanne Arnold  
Debtor

Case No. 13-12780-jkf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db +Sheree Joanne Arnold, 5555 Wheeler Street, Philadelphia, PA 19143-6145  
13071973 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
13008792 +Philadelphia Gas Works, 800 West Montgomery Avenue, Philadelphia, PA 19122-2898  
13020929 +++U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:21:51 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:04  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 20 2018 02:21:40 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13075185 +EDI: CBS7AVE Oct 20 2018 06:08:00 Ashro Lifestyle, c/o Creditors Bankruptcy Service,  
P.O. Box 740933, Dallas, TX 75374-0933  
13100630 +E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:21:51  
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, ONE PARKWAY BUILDING BANKRUPTCY GROUP,  
1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
13008761 +EDI: CAPITALONE.COM Oct 20 2018 06:08:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
13081950 +E-mail/Text: bankruptcy@cavps.com Oct 20 2018 02:21:36 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
13080122 EDI: JEFFERSONCAP.COM Oct 20 2018 06:08:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13130688 EDI: RESURGENT.COM Oct 20 2018 06:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Providian National Bank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13130690 EDI: RESURGENT.COM Oct 20 2018 06:08:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13075186 +EDI: CBS7AVE Oct 20 2018 06:08:00 Midnight Velvet, c/o Creditors Bankruptcy Service,  
P.O. Box 740933, Dallas, TX 75374-0933  
13021786 EDI: PRA.COM Oct 20 2018 06:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13049914 E-mail/Text: ebn@vativrecovery.com Oct 20 2018 02:20:55 Palisades Collection, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,  
PO Box 40728, Houston TX 77240-0728  
13051259 EDI: Q3G.COM Oct 20 2018 06:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13077944 EDI: Q3G.COM Oct 20 2018 06:08:00 Quantum3 Group LLC as agent for,  
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13023528 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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Total Noticed: 19

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

DEVON E. SANDERS on behalf of Debtor Sheree Joanne Arnold dsanders@clsphila.org  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSIE B H PICKENS on behalf of Debtor Sheree Joanne Arnold jpickens@clsphila.org,  
jhyman@clsphila.org  
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
MARISSA M. O'CONNELL on behalf of Creditor City of Philadelphia marissa.o'connell@phila.gov,  
James.Feighan@phila.gov  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,  
karena.blaylock@phila.gov  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
SALVATORE CAROLLO on behalf of Creditor Midland Mortgage Company ldoyle@udren.com,  
cblack@udren.com  
SHERRI J. Smith on behalf of Creditor Midland Mortgage Company  
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com  
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleChl3.com, ECF\_FRPA@Trusteel3.com

TOTAL: 12

<b>Information to identify the case:</b>					
Debtor 1	<u>Sheree Joanne Arnold</u>			Social Security number or ITIN	<b>xxx-xx-4079</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>13-12780-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheree Joanne Arnold

10/18/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**